

EXHIBIT A

BENJAMIN STEFFEN

PLEASE TAKE A MOMENT TO REVIEW THIS LOAN AGREEMENT CAREFULLY. YOU WILL BE REQUIRED TO ELECTRONICALLY SIGN IT, AS WELL AS THE CONSENT TO ELECTRONIC COMMUNICATIONS, THE DISPUTE RESOLUTION PROCEDURE AND ARBITRATION PROVISION, THE DISBURSEMENT AUTHORIZATION AND THE PAYMENT CHOICE AUTHORIZATION CONTAINED HEREIN.

Agreement Date: 2/16/2023 7:59:45 AM Effective Date: 02/17/2023	Loan #: 29
Crane Lending, LLC d/b/a Crane Finance CraneFinance.com P.O. Box 477 Keshena, WI 54135 Phone: 855.432.7654	Name: BENJAMIN STEFFEN Address: [REDACTED] City: [REDACTED] State: [REDACTED] Phone: [REDACTED] Email Address: [REDACTED]

In this Agreement ("Agreement") the words "we," "us" and "our" mean Crane Lending, LLC d/b/a Crane Finance ("Crane Finance"), an economic development arm of instrumentality of, and a limited liability company wholly-owned and controlled by, the Menominee Indian Tribe of Wisconsin ("Tribe"), and any authorized representative, agent, independent contractor, affiliate or assignee we use in the provision of your loan. "You" and "your" means the consumer who signs the Agreement electronically. The term "business day" means any calendar day other than a Saturday, Sunday or a bank or federal holiday, between the hours of 7:00 AM and 6:00 PM Central Time.

In order to complete your transaction with us, you must electronically sign this Agreement. A loan will not be made until your completed application is received and approved by us. Once you sign and submit this Agreement, the final approval for credit will be made from our office located on the Tribe's Reservation. If your information cannot be verified by the Effective Date, your request for credit will not be approved, we will not fund the loan, and you will not incur any finance charge or fees. If we approve your request, this Agreement will be consummated on the Tribe's Reservation.

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after making all payments as scheduled.
697.09%	\$1,351.10	\$500.00	\$1,851.10

Payment Schedule: Your Payment Schedule will be:

Payments No.	Amount of Payments	When Payments Are Due
1	\$123.38	02/24/2023
2	\$123.38	03/10/2023
3	\$123.38	03/24/2023
4	\$123.38	04/07/2023

5	\$123.38	04/21/2023
6	\$123.38	05/05/2023
7	\$123.38	05/19/2023
8	\$123.38	06/02/2023
9	\$123.38	06/16/2023
10	\$123.38	06/30/2023
11	\$123.38	07/14/2023
12	\$123.38	07/28/2023
13	\$123.38	08/11/2023
14	\$123.38	08/25/2023
15	\$123.78	09/08/2023

Security: If you decide to authorize automatic payments from your bank account, you are giving a security interest in your Payment Choice Authorization. If you do not authorize automatic payments from your bank account, you are not giving us a security interest.

Late Charge: If a payment is ten (10) days or more late, you will be charged \$20.00 per late scheduled payment.

Prepayment: If you prepay in full or in part, you will not have to pay a penalty.

See the terms of this Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties

ITEMIZATION OF AMOUNT FINANCED:

Amount Financed: \$500.00

Amount given to you directly: \$500.00

SPECIAL NOTICES:

- **YOUR LOAN IS AN EXPENSIVE FORM OF BORROWING.**

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The following terms and conditions apply to your use of the website and the services provided thereby (this "Consent"). By electronically signing this Consent by clicking the "I AGREE" button, you are confirming that you have agreed to the terms and conditions of this Consent and that you have the ability to download or print a copy of this Consent for your records. You further agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, this Agreement, this Consent, disclosures, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, and transaction information (collectively, "Communications"), may be sent to you electronically by sending it to you by e-mail as permitted by applicable law.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You may obtain a copy of any Communication by contacting us at CustomerService@CraneFinance.com or by calling us at 855.432.7654. You will not be charged a fee for such copy.
- You also can withdraw your consent to ongoing electronic communications by contacting us at CustomerService@CraneFinance.com or by calling us at 855.432.7654, and asking that they be sent to you in paper or non-electronic form. If you withdraw your consent and have a pending application or loan offer, we will terminate your application or loan offer and you will no longer be eligible to complete your loan. If you withdraw your consent and have already received a loan, we will send required Communications to the home address you provided in your application (or the updated home address you have provided us) and we may close or limit access to your online account. Regardless, you agree to pay any amounts owed to us even if you withdraw your consent and we close or limit access to your online account. A withdrawal of your consent does not become effective until we have received and had a reasonable period of time to act on it. Your withdrawal of consent will not affect the legal effectiveness, validity, and enforceability of prior electronic Communications.
- You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us or sending us an e-mail, using secure messaging, at least five (5) days before the change.
- In order to receive electronic communications in connection with this transaction, you will need a computer or other access device with connection to the Internet and a web browser capable of displaying this website and this Consent, such as recent versions of Microsoft Edge, Firefox, Chrome, or Safari. You must also have a valid existing email address that you can access. You must also have software which permits you to receive and access Portable Document Format, or ".pdf" files, such as Adobe Acrobat Reader®. To retain your communications, you will also need either a printer connected to your device to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more).
- We may amend (add to, delete or change) the terms of this Consent to electronic communication by providing you with advance notice.

BY CHECKING THE ACKNOWLEDGEMENT, TYPING YOUR NAME AND CLICKING "I AGREE" BELOW, YOU UNDERSTAND YOU ARE ELECTRONICALLY SIGNING THIS CONSENT TO ELECTRONIC COMMUNICATIONS AND ARE AGREEING TO ALL OF THE TERMS OF THIS CONSENT.



[I AGREE]

• **YOUR LOAN IS AN EXPENSIVE FORM OF BORROWING.**

• **YOU CAN SAVE FINANCE CHARGES BY PAYING OFF YOUR LOAN EARLY EITHER IN PART OR IN FULL.**

• **YOUR LOAN IS DESIGNED TO ASSIST YOU IN MEETING YOUR SHORT-TERM CASH NEEDS. IT IS NOT A SOLUTION FOR LONGER TERM FINANCIAL PROBLEMS.**

• **NON-PROFIT CREDIT COUNSELING SERVICES MAY BE AVAILABLE IN YOUR COMMUNITY FOR CONSUMERS EXPERIENCING FINANCIAL PROBLEMS.**

PAYMENT DISBURSEMENT OPTIONS

DISBURSEMENT: If your loan is approved, we will process disbursement of your loan proceeds within one (1) business day of the day your loan is approved. You authorize us to use commercially reasonable efforts to initiate an ACH credit entry by depositing the proceeds of your loan into the bank account listed in your Disbursement Authorization (your "Bank Account") on or before the Effective Date. The date that your loan proceeds are deposited to your Bank Account is the "Disbursement Date." Unavoidable delays that occur as a result of bank holidays, the processing schedule of your individual bank, inadvertent processing errors, "acts of God," and/or "acts of terror" may extend the time for the deposit and may cause a change in the Disbursement Date and your Annual Percentage Rate ("APR") as disclosed herein. In the event that disbursement is delayed, the Disbursement Date will automatically adjust to the actual date of disbursement. If you revoke this authorization before we credit the loan proceeds to you, then we will not be able to deposit the loan proceeds into your Bank Account. To find out whether or not a deposit has been made, you may contact the Customer Service Department at 855.432.7654

EXPEDITED FUNDING SERVICE: If you want to receive your loan proceeds at least one (1) business day sooner than through standard ACH credit, we offer an expedited funding service through same day ACH and debit card deposit. If you choose this optional expedited funding service by clicking "I AGREE" below, you understand and agree to be assessed a fee of \$5.00. This expedited service fee will be included in your first payment. Note that the timing of when your bank actually makes these funds available to you is entirely controlled by your bank and not us.

PAYMENT METHOD OPTIONS

PAYMENTS: You are required to make the payments for each period outlined in the Payment Schedule above ("Installment Period") on or before the payment due dates in the Payment Schedule ("Payment Due Dates"). If you would like to repay your loan according to a payment plan other than as set forth herein, you must contact the Customer Service Department no later than three (3) days prior to your next scheduled Payment Due Date to request a modification to your Payment Schedule. We may approve or deny any request to modify your Payment Schedule in our sole discretion. You will make your payments on or before every Payment Due Date until you have paid the entire principal and accrued finance charge(s) and any other charges as described in this Agreement. If on the final scheduled Payment Due Date ("Maturity Date"), you still owe amounts under the Agreement, you will pay those amounts in full on that date. You may elect to make your payments electronically by ACH debit or by debit card. You may also elect to make payments by personal check, cashier's check, or money order and mail your payments to us. You will select your method of payment in the Payment Choice Authorization below.

ELECTRONIC PAYMENT: If you elect to make your payments electronically, then your payment plus any Non-Sufficient Funds ("NSF"), Late or Refused Instrument Charges, and fees due to us, if applicable, will be debited electronically from your Bank Account on each Payment Due Date as set forth in your Payment Schedule (see "**PAYMENT CHOICE AUTHORIZATION**" below) through one of the electronic methods described below. **You may revoke your payments** by contacting the Customer Service Department at 855.432.7654 or emailing us at CustomerService@CraneFinance.com. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). For the purposes of these disclosures, our business days are Monday through Friday, 7:00 AM to 6:00 PM Central Time. Saturdays, Sundays, and Holidays are not included.

PAYMENTS BY ACH DEBIT: If you elect to pay by ACH debit, then you authorize us, our successors and assigns to initiate automatic debits for payments from your Bank

PAYMENTS: You are required to make the payments for each period outlined in the Payment Schedule above ("Installment Period") on or before the payment due dates in the Payment Schedule ("Payment Due Dates"). If you would like to repay your loan according to a payment plan other than as set forth herein, you must contact the Customer Service Department no later than three (3) days prior to your next scheduled Payment Due Date to request a modification to your Payment Schedule. We may approve or deny any request to modify your Payment Schedule in our sole discretion. You will make your payments on or before every Payment Due Date until you have paid the entire principal and accrued finance charge(s) and any other charges as described in this Agreement. If on the final scheduled Payment Due Date ("Maturity Date"), you still owe amounts under this Agreement, you will pay those amounts in full on that date. You may elect to make your payments electronically by ACH debit or by debit card. You may also elect to make your payments by personal check, cashier's check, or money order and mail your payments to us. You will select your method of payment in the Payment Choice Authorization below.

ELECTRONIC PAYMENT: If you elect to make your payments electronically, then your payment plus any Non-Sufficient Funds ("NSF"), Late or Refused Instrument Charge fees due to us, if applicable, will be debited electronically from your Bank Account on each Payment Due Date as set forth in your Payment Schedule (see "**PAYMENT CHOICE AUTHORIZATION**" below) through one of the electronic methods described below. **You may revoke your payments** by contacting the Customer Service Department at 855.432.7654 or emailing us at CustomerService@CraneFinance.com. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). For the purposes of these disclosures, our business days are Monday through Friday, 7:00 AM to 6:00 PM Central Time. Saturdays, Sundays, and Holidays are not included.

PAYMENTS BY ACH DEBIT: If you elect to pay by ACH debit, then you authorize us, our successors and assigns to initiate automatic debits for payments from your Account. You agree that we will initiate debit entries on each scheduled payment date or thereafter for the scheduled amount, or any lesser amount you owe. You authorize initiate separate ACH debit entries to your Bank Account identified in the Payment Choice Authorization for any returned payment and NSF, Late or Refused Instrument C fees in the amounts set forth in this Agreement. You agree that we may reinitiate any ACH up to two (2) additional times for the same amount if an ACH is dishonored. **You d have to authorize payments by ACH debit in order to receive a loan from us. If you do not want to make payments by ACH debit, please review the other avail payment options below.**

You may revoke this authorization by contacting the Customer Service Department at 855.432.7654 or emailing us at CustomerService@CraneFinance.com not less than (3) business days prior to your scheduled payment. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any per payment(s).

You have the right to receive notice of all transfers that vary in amount. You acknowledge that we elected to offer you a specified range of amounts for the recurring processing rather than providing you with a notice of transfer for each varying amount. The ACH debit may range from the amount provided in this Agreement, which may scheduled payment amount or less if partial prepayments have been made, to the scheduled payment amount plus applicable NSF, Late or Refused Instrument Charge fees. W send you a notice if a charge exceeds this range.

PAYMENT BY DEBIT CARD: If you elect to pay by debit card, you agree that we may initiate debit entries to your debit card on each scheduled payment date or thereafter for the scheduled amount, or any lesser amount you owe, in three (3) instances: 1) if we cannot process your authorized ACH debits for any reason other than your revocation of ACH authorization, 2) if you specifically authorize that we debit your debit card identified in this Agreement, or 3) if you default on a payment.

You authorize us to initiate a separate debit to your debit card for any applicable NSF, Late or Refused Instrument Charge fees set forth in this Agreement. If the initial debit entries are dishonored, you authorize us to initiate separate debit entries to your debit card for the dishonored amount and any late fees or NSF fees.

You may revoke this authorization by contacting the Customer Service Department at 855.432.7654 or emailing us at CustomerService@CraneFinance.com not less than three (3) business days prior to your scheduled payment. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s).

You have the right to receive notice of all transfers that vary in amount. You acknowledge that we elected to offer you a specified range of amounts for the recurring debit card processing rather than providing you with a notice of transfer for each varying amount. The debit may range from the amount provided in this Agreement, which may be a scheduled payment amount or less if partial prepayments have been made, to the scheduled payment amount plus applicable NSF, Late or Refused Instrument Charge fees. We will send you a notice if a charge exceeds this range.

The debit card information you provided is:

Debit Card Number:

Expiration Date:

PAYMENT BY PERSONAL CHECK, CASHIER'S CHECK, OR MONEY ORDER: If you elect to pay by personal check, cashier's check or money order, then you agree to repay all amounts due pursuant to this Agreement by mailing your personal checks, cashier's checks or money orders to us at Crane Finance, P.O. Box 477, Keshena, WI 54135. All mailed payments must reach us by 5:00 PM Central Time on or before the Payment Due Date to ensure timely processing of your payment.

OTHER INFORMATION

PREPAYMENT: You may prepay all or part of the amount you owe us at any time before the Maturity Date without penalty or fee. If may make a partial prepayment on the but the partial prepayment will not allow you to skip your next scheduled payment unless we agree in writing that you may skip your next regularly scheduled payment. If you prepay in full, you must pay the finance charge(s) accrued on your loan and all other amounts due up to the date of the prepayment. If you wish to prepay your loan in full, you must contact a Customer Service Representative at 855.432.7654 to obtain an accurate payoff amount and either provide us with authorization to effect an ACH debit on your Bank Account for the prepayment, or otherwise advise us of your intended method of prepayment. If you prepay all or part of the principal amount due on your loan, finance charges on the amount prepaid will be calculated as of the date of your prepayment.

LATE CHARGE: You agree to pay a late charge of \$20.00 if a payment is ten (10) days or more late. If you authorized debits from your Bank Account or debit card in Payment Choice Authorization, you agree that we may debit your Bank Account or debit card, as applicable, for any late charges, either through a separate debit or by adding your next scheduled debit.

REFUSED INSTRUMENT CHARGE: If your payment method is stopped, denied or otherwise dishonored, then you agree to pay us a refused instrument charge of \$30. If you authorized debits from either your Bank Account or debit card in your Payment Choice Authorization, you agree that we may separately debit your Bank Account or debit card, as applicable, for any refused instrument charge. We may only impose this fee once per authorized payment. Your refused instrument may also cause your payment to be late.

REFUSED INSTRUMENT CHARGE: If your payment method is stopped, denied or otherwise dishonored, then you agree to pay us a refused instrument charge of \$30.00. If you authorized debits from either your Bank Account or debit card in your Payment Choice Authorization, you agree that we may separately debit your Bank Account or debit card, as applicable, for any refused instrument charge. We may only impose this fee once per authorized payment. Your refused instrument may also cause your payment to be late which could result in your having to also pay a late charge.

YOUR PROMISE TO PAY: You promise to pay us, or any subsequent holder of this Agreement, the Amount Financed and finance charges according to the Payment Schedule in the Truth in Lending Disclosures plus all other amounts owed to us under this Agreement. You agree that your finance charges will be calculated at the Annual Percentage Rate in the Truth in Lending Disclosures. All payments will be applied first to finance charges and fees and then to principal. If you prepay all or part of the principal amount due on your loan, your finance charges on the amount prepaid will be calculated as of the date of your prepayment.

WHEN YOU BEGIN PAYING FINANCE CHARGE(S): You begin to accrue finance charge(s) for the loan on the Disbursement Date. The first Installment Period on the loan begins on the Disbursement Date and ends on the first Payment Due Date. Thereafter, each Installment Period begins on the first date following the Payment Due Date and ends on the next Payment Due Date. You will be charged finance charge(s) on the entire Installment Period beginning on the first day of the Installment Period. In calculating your payments, we have assumed you will make each payment on the day and in the amount due as outlined within your Payment Schedule. If any payment is made before the Payment Due Date, the finance charge(s) will be calculated as of the date of your prepayment, and any over payment will be applied to the amounts owed under this Agreement. Time is of the essence, which means that there are no grace periods for when payments must be made.

ASSIGNMENT: This Agreement may not be assigned by you. We may assign or transfer this Agreement and our related rights and obligations without notice to you and your consent is not required if we make such an assignment or transfer.

VERIFICATION: You authorize us to verify the information you provided to us in connection with your loan application. You give us consent to obtain information about you from consumer reporting agencies or other sources at any time. We reserve the right to withhold funding of this loan, at any time prior to disbursement, to allow us to verify the information you have provided to us.

CREDIT REPORTING: We may report information about your loan to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected on your credit report.

CANCELLATION: You may cancel your payment obligations under this Agreement, without cost or finance charges, no later than 5:00 PM Central Time of the second business day immediately following the Disbursement Date ("Cancellation Deadline"). Your right to cancel your loan only applies if your loan either has not funded or, if it has, the funds are returned to us as explained below. To cancel your payment obligations on this loan, you must inform us **in writing**, by or before the Cancellation Deadline, by email to CustomerService@CraneFinance.com that you want to cancel the future payment obligations on this loan. If we timely receive your written notice of cancellation on or before the Cancellation Deadline but before the loan proceeds have been deposited into your Bank Account, then we will not debit your Bank Account and both your and our obligations under this Agreement will be rescinded. However, if we timely receive your written notice of cancellation on or before the Cancellation Deadline but after the loan proceeds have been deposited into your Bank Account, then you authorize us to effect a debit to your Bank Account or your debit card as you chose in your Payment Choice Authorization for the principal amount of this Agreement. If we receive payment of the principal amount via debit, then both your and our obligations under this Agreement will be rescinded. If we do not receive payment of the principal amount by debit to your Bank Account or your debit card, then this Agreement will remain in full force and effect.

DEFAULT: You will be in default under this Agreement (a) if you do not pay us a scheduled payment or any other amounts you owe us when due, (b) you fail to perform any obligation that you have undertaken in this Agreement, or (c) you become a debtor in any bankruptcy proceeding. If you default on your loan, we can choose to exercise any of the

DEFAULT: You will be in default under this Agreement (a) if you do not pay us a scheduled payment or any other amounts you owe us when due, (b) you fail to perform any obligation that you have undertaken in this Agreement, or (c) you become a debtor in any bankruptcy proceeding. If you default on your loan, we can choose to exercise any of the remedies in the Consequences of Default provision. Additionally, if you do not cooperate with us on repaying your debt to us we may submit your name to a collection agency and we may also report the incident to a consumer reporting agency database. This may negatively impact your ability to write checks or to receive loans or advances from other companies.

CONSEQUENCES OF DEFAULT: Upon a default by you under this Agreement, we may, at our sole option, take any one or more of the following actions:

- a) Agree to permit you, in our sole discretion, to cure a payment default before the loan goes into collection by modifying your Payment Schedule and/or payment amounts (a "Cure Arrangement"). This option is not available for all customers and/or all loan products. If we agree to a Cure Arrangement and you fail to honor its terms, then we will have the right, at our sole discretion, to terminate the Cure Arrangement and immediately and without notice declare the entire unpaid principal balance and all accrued unpaid finance charge(s) and fees immediately due under your loan ("Accelerate Your Loan");
- b) Automatically and without further action or notice Accelerate Your Loan and require you to immediately pay us all amounts due and owing pursuant to such acceleration; and
- c) Pursue all legally available means to collect what you owe us.

By electing any one of these options, we do not waive or release our right to subsequently elect and apply any other options to collect the amounts due and owing to us. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again. We reserve all other rights under applicable law. You hereby waive demand, notice of non-payment, protest and all other notices or demands whatsoever, and hereby consent that without notice to and without releasing the liability of any party, the obligations evidenced by this Agreement may from time to time, in whole or part, be renewed, extended, modified, accelerated, compromised, settled, canceled or released by us.

ATTORNEYS' FEES AND COSTS: In the event that (a) we retain an attorney in connection with any default or at maturity or to collect, enforce or defend this Agreement or any document executed as part of the loan in any lawsuit or in any reorganization, bankruptcy, arbitration or other proceeding, or (b) you sue us in connection with this Agreement and do not prevail, then you agree to pay all costs and expenses incurred by us in trying to collect this Agreement or in any such suit or proceeding, including, without limitation, attorneys' fees and expenses and all court costs.

ENTIRE AGREEMENT; AMENDMENTS: This Agreement represents the entire agreement between the parties as to the matters discussed herein and there are no other prior or contemporaneous oral or written contracts or representations on which either party is relying. Any modifications must be in writing and signed by both parties to be effective.

SEVERABILITY: If any provision of this Agreement or the application of any provision of this Agreement will be determined to be invalid, unenforceable or void, the remaining provisions of the Agreement will remain in full force and effect.

GOVERNING LAW: The laws of the Tribe and applicable federal law will govern this Agreement, without regard to the laws of any state or other jurisdiction, including the conflict of laws rules of any state. You agree to be bound by Tribal law and applicable federal law, and in the event of a bona fide dispute between you and us, Tribal law and applicable federal law shall exclusively apply to such dispute.

SOVEREIGN IMMUNITY AND PRESERVATION OF SOVEREIGN IMMUNITY: This Agreement and all related documents are being submitted by you to us as an economic development arm, instrumentality, and limited liability company of the Tribe. The Tribe is a federally recognized Indian Tribe and enjoys sovereign immunity. Nothing in this Agreement constitutes a waiver of the Tribe's sovereign immunity and the Tribe's immunity is fully preserved and is not waived either in whole or in part by this Agreement and the Tribe expressly maintains all rights, titles, privileges, and immunities, to which the Tribe is entitled. To protect and preserve the rights of the parties, no person may assume a waiver of sovereign immunity. No waiver of the Tribe's immunity is or can be made except by express written declaration of the Tribe's Tribal Council specifically authorizing a

GOVERNING LAW: The laws of the Tribe and applicable federal law will govern this Agreement, without regard to the laws of any state or other jurisdiction, including the conflict of laws rules of any state. You agree to be bound by Tribal law and applicable federal law, and in the event of a bona fide dispute between you and us, Tribal law and applicable federal law shall exclusively apply to such dispute.

SOVEREIGN IMMUNITY AND PRESERVATION OF SOVEREIGN IMMUNITY: This Agreement and all related documents are being submitted by you to us as an economic development arm, instrumentality, and limited liability company of the Tribe. The Tribe is a federally recognized Indian Tribe and enjoys sovereign immunity. Nothing in this Agreement constitutes a waiver of the Tribe's sovereign immunity and the Tribe's immunity is fully preserved and is not waived either in whole or in part by this Agreement and the Tribe expressly maintains all rights, titles, privileges, and immunities, to which the Tribe is entitled. To protect and preserve the rights of the parties, no person may assume a waiver of sovereign immunity. No waiver of the Tribe's immunity is or can be made except by express written declaration of the Tribe's Tribal Council specifically authorizing a waiver for the matter in question. No such waiver has been made with respect to either your Agreement or your Disbursement and Payment Choice Authorizations. As set forth below, the Tribe expressly preserves its sovereign immunity and you may not assert any claims against the Tribe. As an economic development arm and instrumentality of the Tribe, we are entitled to sovereign immunity to the same extent as the Tribe. To encourage resolution of consumer complaints, a complaint may be submitted by you or on your behalf pursuant to the Dispute Resolution Procedure and Arbitration Provision below and the complaint is limited by the Dispute Resolution Procedure and Arbitration Provision.

QUESTIONS OR CONCERNS: If you have questions or concerns and need assistance, please telephone us at 855.432.7654 or at 800.234.1915.

DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATION FOR CRANE FINANCE	Loan #	29
REVIEW VERY CAREFULLY BEFORE EXECUTING THE DISBURSEMENT AND PAYMENT CHOICE AUTHORIZATIONS		

DISBURSEMENT AUTHORIZATION

Your Credit Disbursement Authorization

By electronically signing the Disbursement Authorization below, you voluntarily authorize us to initiate disbursement credits you have authorized. This Disbursement Authorization is a part of and relates to the Agreement. The words "you" and "your" mean the borrower who has electronically signed the Disbursement Authorization. The words "we," "us" and "our" mean Crane Finance and our successors and assigns.

Disbursements to your Bank Account. Unless otherwise agreed, disbursement credits of your loan proceeds will be made to the following bank account (your "Bank Account")

Bank Name:	
Transit ABA Number:	
Deposit Account Number:	

We will make these disbursement credits by Automated Clearing House (ACH) entries, unless you have requested Expedited Funding Service via same day ACH or debit deposit.

BY CHECKING THE ACKNOWLEDGEMENT, TYPING YOUR NAME AND CLICKING "I AGREE" BELOW, YOU UNDERSTAND YOU ELECTRONICALLY SIGNING THIS DISBURSEMENT AUTHORIZATION AND ARE AGREEING TO ALL OF THE TERMS OF THIS AUTHORIZATION.


[I AGREE]

I agree that Crane Finance and its successors and assigns initiate an ACH credit disbursement to my Bank Account.

PAYMENT CHOICE AUTHORIZATION

Your Payment Choice Authorization (check applicable box)



Automatic Payment from Your Bank Account.

By electronically signing this Payment Choice Authorization below, you voluntarily authorize us to initiate debits you have authorized. This Payment Choice Authorization is a part of and relates to this Agreement.

You authorize us and our successors and assigns to process payment debit entries out of your Bank Account by the payment process you have authorized above, such as ACH entries, Remotely Created Checks or transactions through your debit card accessing your Bank Account listed above.

You specifically authorize us to use this PAYMENT CHOICE to process debit entries from your Bank Account for all payments due under this Agreement in a sum equal to your payment amount due under the Agreement; provided, however, that you preauthorize us to vary the amount of any debit entry on each Payment Due Date as needed to adjust a payment due on the loan to reflect: (1) any payment you make; (2) any amounts you still owe under this Agreement on the final scheduled Payment Due Date; and (3) for any late, returned item charges, nonsufficient fund fees and other fees imposed under the Agreement.

If you are in default, you authorize us to process one or more debit entries to pay all principal, finance charges and other amounts due to us as provided in the Agreement. You authorize us to reprocess debit entries for the same amounts if any attempted payment transaction is dishonored.

We will provide you with ten (10) days' notice prior to processing a preauthorized debit entry that varies from the scheduled amounts detailed above, unless the variance results from your request and your new authorization for us to change the amount of your payments going forward.



Payments You Will Make Directly.

You agree to make each of your scheduled payments in your Payment Schedule by personal check, cashier's check, or money order that we receive no later than 5:00 PM Central Time on or before the Payment Due Date to:

Crane Finance
P.O. Box 477
Keshena, WI 54135

IF YOU HAVE CHOSEN TO AUTHORIZE PAYMENT FROM YOUR BANK ACCOUNT, YOU MAY REVOKE YOUR AUTHORIZATION TO AUTOMATIC PAYMENTS AT ANY TIME BY CONTACTING US DIRECTLY AT 855.432.7654 OR CustomerService@CraneFinance.com. Your revocation must be received no later than three (3) business days prior to your scheduled payment date. Please note: if your scheduled payment has already been submitted to your financial institution at the time of revocation, it may be necessary for us to wait until that payment posts before we can refund you that payment amount. However, when possible, at the time of revocation, we will void any pending payment(s). YOU UNDERSTAND THAT REVOKING YOUR AUTHORIZATION DOES NOT RELIEVE YOU OF YOUR RESPONSIBILITY OF PAYING ALL AMOUNTS DUE IN FULL THAT ARE OWED BY YOU UNDER THE LOAN AGREEMENT.

BY CHECKING THE ACKNOWLEDGEMENT, TYPING YOUR NAME AND CLICKING "I AGREE" BELOW, YOU UNDERSTAND YOU ARE ELECTRONICALLY SIGNING THIS PAYMENT CHOICE AUTHORIZATION AND ARE AGREEING TO ALL OF THE TERMS OF THIS AUTHORIZATION.



[I AGREE]

EXHIBIT B



Here for you in your time of need.

Get up to \$1,500 by applying today! *

Get The Right Loan That You Need Today!

\$100

\$200

\$300

\$400

\$500

\$600

\$700

\$800

\$900

\$1000

* Completion of our installment loan application in no way guarantees that you will be approved for an installment loan offer. The maximum loan amount for first-time customers is \$600.00.

Easy to Borrow, Easy to Lend.

From the comfort of your home or when you're on the go, **Crane Finance** has got you covered to meet your short-term financial needs.



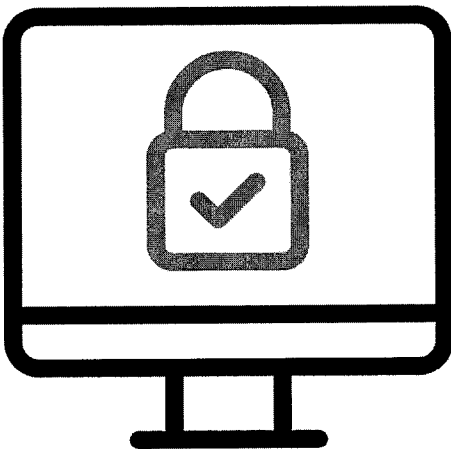
Quick Application

Our online application is fast and easy to complete. It's quite literally a click away!



*Same Day Funding

Funds can typically be deposited the same business day your loan is approved.



Safe Payments



Customer Care

We make sure to keep your
information protected.

Our friendly and welcoming Customer
Service Representatives are here for
you.

Get Started

**Getting The Funds You Need Should Never
Be Difficult.**



APPLY QUICKLY ONLINE

Fill out our simple online application to get started.

VERIFY YOUR INFORMATION

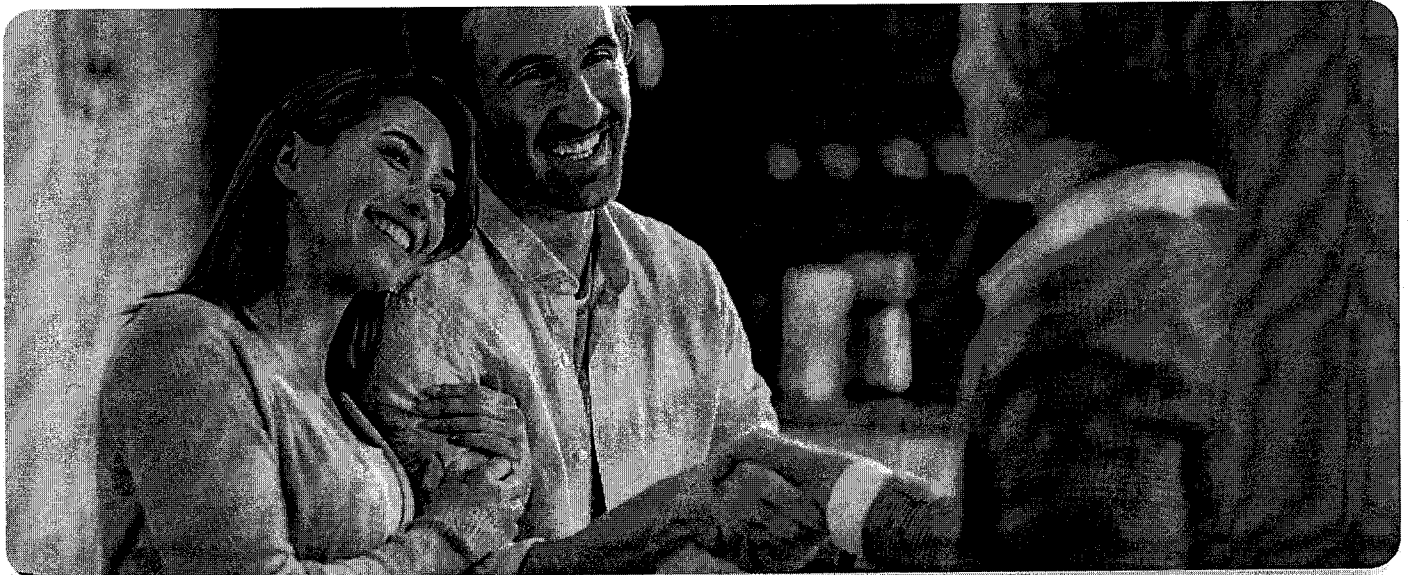
Login to your account and confirm your personal information.

SIGN YOUR LOAN AGREEMENT

Review and sign your new agreement online.

RECEIVE YOUR FUNDS

Once complete, funds will be desposited into your checking account.



Crane Finance Is Your Partner When It Comes to Fast, Secure, and Reliable Loans.

When unexpected expenses or emergencies arise, Crane Finance will get you the cash you need in order for you to get quickly back on your feet. We understand that traditional banks can often times take far too long when receiving the funds you require, which is why we've simplified the process by allowing you to get your loan whenever or wherever you are. When you need cash, Crane Finance is your number one choice.

Frequently Asked Questions

What is an installment loan?



Can I qualify for an installment loan?



How much can I borrow?



How do I receive the money I borrow?



Can I still get an installment loan if I have bad credit?



How long does it take?



Do I need a fax machine or a printer?



Ready to Start?

Anything can happen. With a click of a button, Crane Finance is committed to keeping you financially covered.

Apply Now



Crane Lending, LLC d/b/a Crane Finance is an economic arm and instrumentality of the Menominee Indian Tribe of Wisconsin, a federally recognized sovereign Indian nation (the "Tribe"), that adheres to federal consumer finance laws and operates within the boundaries of the Tribe's reservation. Crane Lending, LLC d/b/a Crane Finance is chartered under and operates pursuant to Tribal law. Funds borrowed from Crane Lending, LLC d/b/a Crane Finance are governed by federal law and the laws of the Tribe, not the law of the state where you reside. Nothing in this communication should be construed as a waiver of sovereign immunity, which is expressly reserved.

Completion of our installment loan application in no way guarantees that you will be approved for an installment loan offer. The maximum loan amount for first-time customers is \$600.00.

Please note: This is an expensive form of borrowing. Crane Finance installment loans are designed to assist you in meeting your short-term financial needs and are not intended to be a long-term financial solution. Examples of why our services may be used include unexpected emergencies, car repair bills, medical care or essential travel expenses.

Crane Finance does not lend to residents of Alaska, Arkansas, Connecticut, Delaware, District of Columbia (D.C.), Idaho, Illinois, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, South Carolina, Texas, Utah, Vermont, Virginia, West Virginia, or Wisconsin.

Availability of installment loans is subject to change at the sole discretion of Crane Finance.

If you have additional questions, please call us at 855.432.7654 or email us at CustomerService@CraneFinance.com.

* Applications approved before 4:00 p.m. CST Monday-Friday are generally funded the same business day, subject to your bank's processing times. Applications approved other times are generally funded the next business day. Some applications may require additional verification. In such cases, if approved, funds will be disbursed by the following business day after the additional verifications are complete.



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EXHIBIT C

English

ICANN | LOOKUP (/en)

Registration data lookup tool

Enter a domain name or an Internet number resource (IP Network or ASN) [Frequently Asked Questions \(FAQ\)](#) [\(/en/faq\)](#)

cranefinance.com

Lookup

By submitting any personal data, I acknowledge and agree that the personal data submitted by me will be processed in accordance with the ICANN [Privacy Policy \(https://www.icann.org/privacy/policy\)](https://www.icann.org/privacy/policy), and agree to abide by the website [Terms of Service \(https://www.icann.org/privacy/tos\)](https://www.icann.org/privacy/tos) and the [registration data lookup tool Terms of Use \(unsafe:javascript:void\(0\)\)](#).

Domain Information

Name: CRANEFINANCE.COM

Registry Domain ID: 1853732244_DOMAIN_COM-VRSN

Domain Status:

[clientDeleteProhibited \(https://icann.org/epp#clientDeleteProhibited\)](https://icann.org/epp#clientDeleteProhibited)

[clientRenewProhibited \(https://icann.org/epp#clientRenewProhibited\)](https://icann.org/epp#clientRenewProhibited)

[clientTransferProhibited \(https://icann.org/epp#clientTransferProhibited\)](https://icann.org/epp#clientTransferProhibited)

[clientUpdateProhibited \(https://icann.org/epp#clientUpdateProhibited\)](https://icann.org/epp#clientUpdateProhibited)

Nameservers:

GABE.NS.CLOUDFLARE.COM

JADE.NS.CLOUDFLARE.COM

Dates

Registry Expiration: 2024-04-07 18:10:37 UTC

Updated: 2022-01-20 14:43:53 UTC

Created: 2014-04-07 18:10:37 UTC

Contact Information

Registrant:

Handle: 1

Name: Registration Private

Organization: Domains By Proxy, LLC

Email: Select Contact Domain Holder link at <https://www.godaddy.com/whois/results.aspx?domain=cranefinance.com>

Kind: individual

Mailing Address: DomainsByProxy.com 2155 E Warner Rd, Tempe, Arizona, 85284, United States

Technical:

Handle: 3

Name: Registration Private

Organization: Domains By Proxy, LLC

Email: Select Contact Domain Holder link at <https://www.godaddy.com/whois/results.aspx?domain=cranefinance.com>

Kind: individual

Mailing Address: DomainsByProxy.com 2155 E Warner Rd, Tempe, Arizona, 85284, United States

Administrative:

Handle: 2

Name: Registration Private

Organization: Domains By Proxy, LLC

Email: Select Contact Domain Holder link at <https://www.godaddy.com/whois/results.aspx?domain=cranefinance.com>

Kind: individual

Mailing Address: DomainsByProxy.com 2155 E Warner Rd, Tempe, Arizona, 85284, United States

Billing:

Handle: 4

Name: Registration Private

Organization: Domains By Proxy, LLC

Email: Select Contact Domain Holder link at <https://www.godaddy.com/whois/results.aspx?domain=cranefinance.com>

Kind: individual

Mailing Address: DomainsByProxy.com 2155 E Warner Rd, Tempe, Arizona, 85284, United States

Registrar Information

Name: GoDaddy.com, LLC

IANA ID: 146

Abuse contact email: abuse@godaddy.com

Abuse contact phone: tel:480-624-2505

DNSSEC Information

Delegation Signed: Unsigned

Authoritative Servers

Registry Server URL: <https://rdap.verisign.com/com/v1/domain/cranefinance.com> (<https://rdap.verisign.com/com/v1/domain/cranefinance.com>)

Last updated from Registry RDAP DB: 2022-07-05 17:57:00 UTC

Registrar Server URL: <https://rdap.godaddy.com/v1/domain/CRANEFINANCE.COM> (<https://rdap.godaddy.com/v1/domain/CRANEFINANCE.COM>)

Last updated from Registrar RDAP DB: 2022-07-05 13:57:20 UTC

Notices and Remarks

Notices:

Status Codes

For more information on Whois status codes, please visit <https://www.icann.org/epp>

RDDS Inaccuracy Complaint Form

URL of the ICANN RDDS Inaccuracy Complaint Form: <https://www.icann.org/wicf>
<https://www.icann.org/wicf> (<https://www.icann.org/wicf>).

Terms of Use

By submitting an inquiry, you agree to these Universal Terms of Service and limitations of warranty. In particular, you agree not to use this data to allow, enable, or otherwise make possible, dissemination or collection of this data, in part or in its entirety, for any purpose, such as the transmission of unsolicited advertising and solicitations of any kind, including spam. You further agree not to use this data to enable high volume, automated or robotic electronic processes designed to collect or compile this data for any purpose, including mining this data for your own personal or commercial purposes, or use this data in any way that violates applicable laws and regulations.

<https://www.godaddy.com/agreements/showdoc?pageid=5403> (<https://www.godaddy.com/agreements/showdoc?pageid=5403>).



Youtube

(<http://www.youtube.com/icannnews>)



Twitter

(<https://www.twitter.com/icann>)



LinkedIn

(<https://www.linkedin.com/company/icann>)



Flickr

(<http://www.flickr.com/photos/icann>)



Facebook

(<http://www.facebook.com/icannorg>)



Newletters

(<https://www.icann.org/resources/pages/global-newsletter-2018>)



Community Wiki

(<https://community.icann.org/>)



ICANN Blog

(<https://www.icann.org/news/blog>)

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EXHIBIT D



Home



My Network



Jobs



Messaging



Notifications

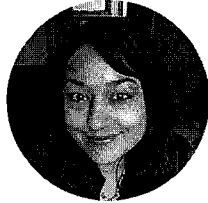
Me ▾



For Business ▾

Try Premium

\$0

**Crystal Chapman-Chevalier** · 3rd

CEO Wolf River Development



Wolf River Development Co



University of Wisconsin-Platteville

Keshena, Wisconsin, United States · [Contact info](#)

201 connections

[Message](#)[+ Follow](#)[More](#)**Activity**

204 followers

Crystal hasn't posted yet

Recent posts Crystal shares will be displayed here.

[Show all activity →](#)**Experience****Chief Executive Officer**

Wolf River Development Co · Full-time

Jun 2022 - Present · 1 yr 6 mos

Keshena, Wisconsin, United States

**Menominee Indian Tribe of Wisconsin**

6 yrs 6 mos

Executive Director

Full-time

Oct 2021 - Jun 2022 · 9 mos

Community Development Director

Jan 2016 - Oct 2021 · 5 yrs 10 mos

Keshena, WI

Menominee Tribal Legislature- Vice Chairwoman

Menominee Indian Tribe of Wisconsin

Feb 2013 - Feb 2019 · 6 yrs 1 mo

Menominee Nation

**Menominee Indian Gaming Authority- Chairwoman**

Menominee Casino Resort

Feb 2013 - Feb 2019 · 6 yrs 1 mo

Keshena, WI

**4-H Youth Development Educator**

University of Wisconsin-Extension

Jun 2010 - Jan 2016 · 5 yrs 8 mos

Menominee County/Nation

Education**University of Wisconsin-Platteville**

Master's of Science (M.S.), Organizational Change Leadership

2015 - 2022

**University of Wisconsin-Green Bay**

Bachelor of Science (B.S.), Environmental Policy and Planning

2009 - 2010

[Show all 4 education →](#)**Skills****Lesson Planning**

linda peters and 2 connections have given endorsements for this skill



3 endorsements

Student Affairs

Endorsed by 6 colleagues at Menominee Indian Tribe of Wisconsin



17 endorsements

[Show all 19 skills →](#)**Interests**[Companies](#)[Groups](#)[Newsletters](#)[Schools](#)**University of Wisconsin-Platteville**

41,879 followers

[+ Follow](#)**University of Wisconsin-Green Bay**

36,405 followers

[+ Follow](#)[Show all companies →](#)

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Get the latest jobs and industry news

Daniel, explore relevant opportunities
with Intersport[Follow](#)**People also viewed**

EXHIBIT E

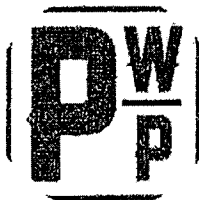
Wolf River Development Company

OUR COMPANIES



Standing Pines Convenience Store

Built in 2021, Standing Pines owns and operates the Menominee Reservation's most prestigious gas station and convenience store.



Primal Wood Products

Started in 2020, Primal Wood Products offers firewood to Menominee Elders. Primal Woods offers fire wood for purchase.



Save A Lot

Starting operations in the early 2010's, Save A Lot provides the Menominee Reservation's best and only grocery store.



M.I.E.D.A.



Four Directions Lending

Low dollar, fast, installment loans



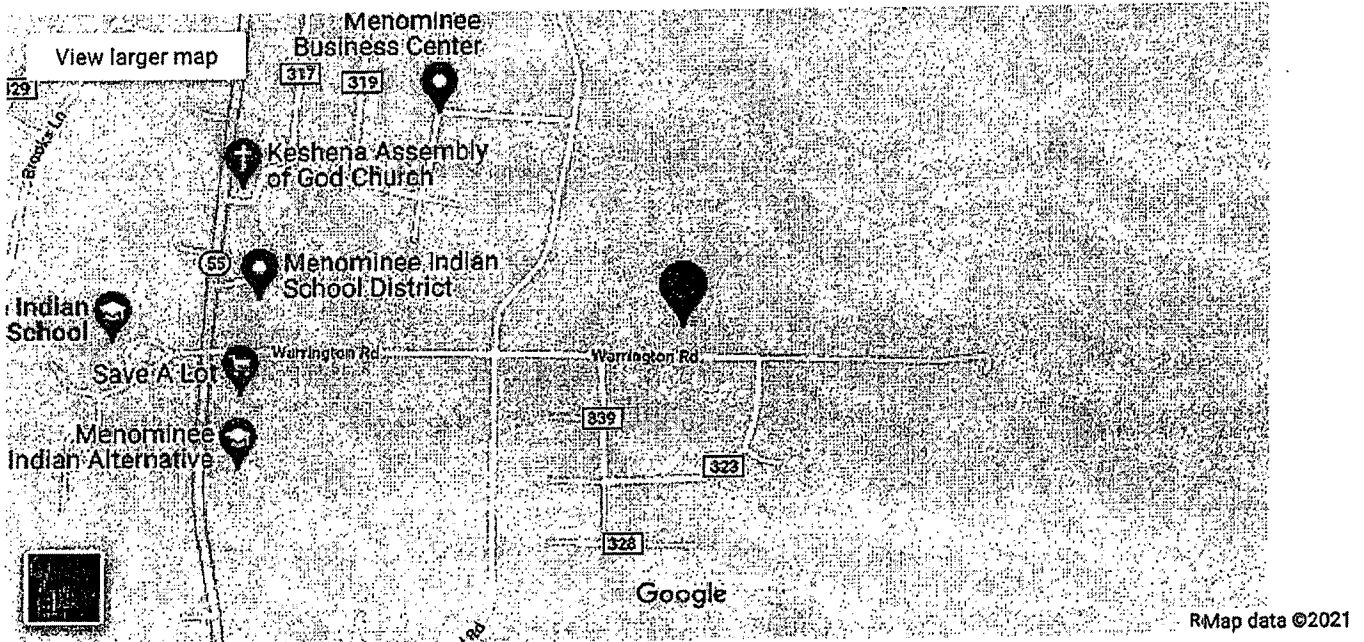
Five Clans Lending

Low dollar, fast, installment Loans

WRDC

One of the first chartered
businesses of the Menominee, a
corporate rental property
business

Contact :: WRDC



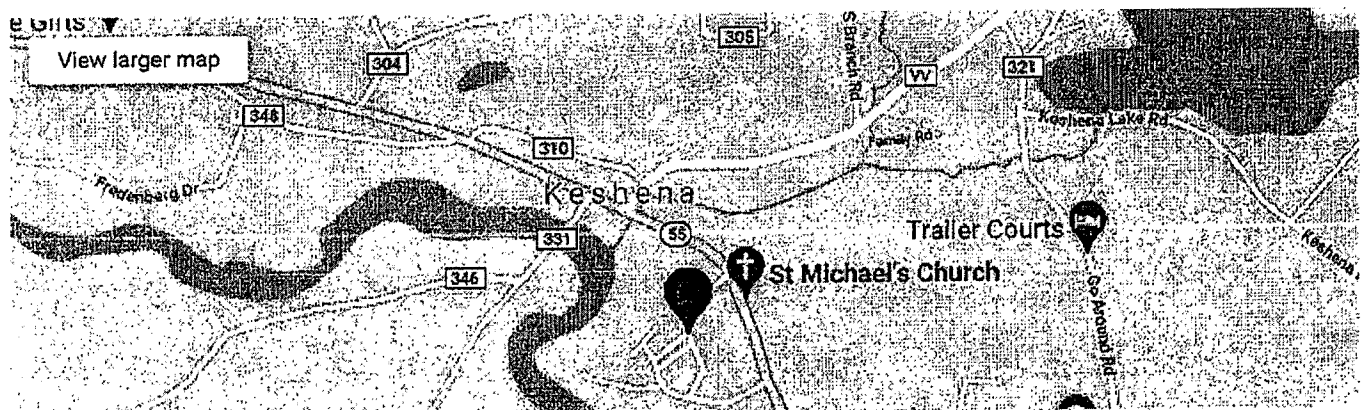
Contact us

WRDC Lending Offices

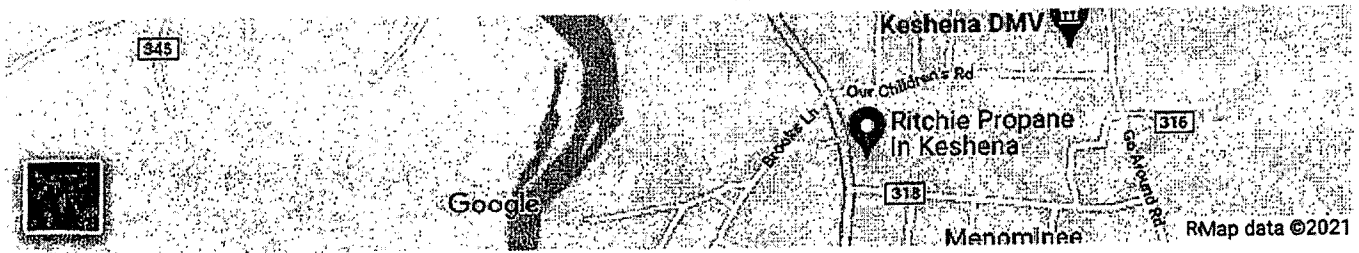
W2818 Warrington Rd Keshena WI

(715)-802-4449

administration@wolfriverdev.com



Contact :: WRDC



Contact us

WRDC Headquarters

W2530 Tribal Office Loop Rd, Keshena, WI
54135

(715)-802-4449

administration@wolfriverdev.com

EXHIBIT F



WOLF RIVER
DEVELOPMENT COMPANY

Portfolio Support Agent

Four Directions Lending LLC

Second Posting – Open to the general public.		
Closing Date: August 18, 2021		Minimum Pay Rate: \$12.00
Grade: 5 Non-Exempt	Status: Floater/Part-Time	Created: 11/21/2019

General Overview of Job:

Under the general supervision of the Operations Supervisor, the purpose of the position is to provide support services to our portfolios by reviewing loan applications/placing and/or receiving customer calls. The contact support role is a fast-paced, high volume and essential to the overall service we provide to our portfolios.

Essential Functions:

- Receive inbound applications and/or place outbound calls to applicants and customers
- Review and verify customer account information
- Interact with customers to establish and maintain high quality customer service
- Assist customers with inquiries, concerns, and request regarding accounts/loans
- Develop and communicate efforts to recover capital asset on default accounts
- Meet quality assurance, compliance, and other performance metrics
- Meeting minimum performance and attendance expectations/quotas
- Perform related duties as directed

Minimum Qualifications:

High school diploma, G.E.D or equivalent required. One (1) year experience in customer service required; experience in a call center or equivalent role preferred. MS Windows and Office 2016 or higher preferred.



Special Requirements:

Candidate selected for hire must pass a drug test and employment will be contingent based on the results of said test.

Strong dependability and work ethic

Superior written and verbal communication skills

Effective time-management and organization skills

Ability to operate calmly in a fast-paced environment

Ability to work well under pressure

Ability to navigate multiple desktop/web applications

Ability to work and collaborate in a team environment

Acute attention to detail

Performance Aptitudes:

Data Utilization: Requires the ability to perform basic level of data analysis including the ability to review, classify, categorize, prioritize, and/or reference data, statutes, and or/guidelines and/or group, rank, investigate and diagnose. Requires discretion in determining and referencing such to established standards to recognize interactive effects and relationships.

Human Interaction: Requires the ability to exchange information for the purpose of obtaining information or clarifying details. Explains, demonstrates, shows, helps and orients within well-established policies and standards.

Equipment, Machinery, Tools, and Materials Utilization: Requires the ability to operate, maneuver and/or provide simple but continuous adjustment on equipment, machinery, tools and/or materials used in performing essential functions.

Verbal Aptitude: Requires the ability to utilize a wide variety of reference and descriptive data and information.

Mathematical Aptitude: Requires the ability to perform addition, subtraction, multiplication, and division.

Functional Reasoning: Requires the ability to carry out instructions furnished in written, oral, or diagrammatic form. Involves semi-routine standardized work with some latitude for independent judgement concerning choices of action.

Situational Reasoning: Requires applying judgement, decisiveness, and creativity in dealing with situations involving the evaluation of information against measurable criteria.



WOLF RIVER
DEVELOPMENT COMPANY

Behavior Expectations:

Must be able to work in a properly collegial relationship with co-workers. Must be able to interact with other departments in a spirit of compromise. Must be able to take on additional responsibilities in a spirit of cooperation and teamwork. Must be able to maintain an atmosphere of trust, fairness, and respect and be mutually supportive with co-workers. Must be able to maintain strict confidentiality.

*** Applications can be obtained by emailing HR@wolfriverdev.com or by calling WRDC Administrative Offices at (715)-230-3728 ***

EXHIBIT G

**WOLF RIVER**
DEVELOPMENT COMPANY

Compliance Manager

Five Clans Lending LLC

Second Posting – Open to the public.		
Closing Date: January 7, 2022		Minimum Pay Rate: \$ TBD
Grade: 11- Exempt	Status: Regular/Full-time	Created: 09/15/2021

General Overview of Job:

Under the general supervision of the Operations Director, the purpose of this position is to provide necessary compliance oversight and adaptation of procedures, policies, and reporting processes with all clients and partners.

Essential Functions:

- Conduct the internal investigation of compliance issues monthly, quarterly, and annually to identify issues and ensure compliance procedures are followed.
- Monitor the handling and reporting of complaints and investigation progress/outcomes to the director or others as directed.
- Conduct testing and reviews of quality assurance reports to ensure operational compliance with applicable regulating agencies as the pertain to: BSA/AML, TILA, GLBA, FDCPA, EFTA, UDAAP, ECOA, etc.
- Develop and deliver compliance reports as requested.
- Assist in the creation and enforcement of written policies and procedures related to compliance activities.
- Create, implement, and provide oversight on both new hire training, onboarding and ongoing compliance related training as required by all employees.
- Coordinate with different department managers to review all departmental compliance policies.
- Contribute to the enhancement of the overall risk and compliance profile of the company.



WOLF RIVER
DEVELOPMENT COMPANY

- Communicate with HR in the process of creating and delivering performance reviews, addressing personnel conflicts, and delivering feedback, coaching or other disciplinary as applicable.
- Interact with outside counsel and vendors as appropriate.
- Research regulations, legal requirements, and industry best practices.
- Perform related duties as directed

Minimum Qualifications:

Associates Degree in Business Administration or related field is required. Bachelor's degree preferred. Three (3) years of experience in compliance and/or quality assurance role. Experience in the lending industry is preferred.

Special Requirements:

Candidate selected for hire must pass a drug test and employment will be contingent based on the results of said test.

Driver's licenses required.

Performance Aptitudes:

Data Utilization: Requires the ability to perform basic level of data analysis including the ability to review, classify, categorize, prioritize, and/or reference data, statues, and or/guidelines and/or group. Rank, investigate and diagnose. Requires discretion in determining and referencing such to established standards to recognize interactive effects and relationships.

Human Interaction: Requires the ability to act as a first line supervisor, including scheduling, providing employee feedback, and recommending employee selection.

Equipment, Machinery, Tools, and Materials Utilization: Requires the ability to operate, maneuver and/or provide simple but continuous adjustment on equipment, machinery, tools and/or materials used in performing essential functions.

Verbal Aptitude: Requires the ability to utilize a wide variety of reference and descriptive data and information.

Management

Wolf River Development Departments



**Retail Manager -
Angel Summers**

angel.summers@wolfriverdev.com



**Lending -
Jeremy Pieper**

jeremy.pieper@wolfriverdev.com



**Primal Woods -
Wayne White**

wayne.white@wolfriverdev.com



**GM -
Jennifer Peters**

jennifer.peters@wolfriverdev.com



**Finance Manager -
Kyle West**

kyle.west@wolfriverdev.com



**HR Manager -
Kaycee Frechette**

kaycee.frechette@wolfriverdev.com

m